

COUNT	DATE	DEFENDANT	DESCRIPTION
ONE	08/23/2012	Joe Richard Guzman	Two checks written on the Blanco National Bank account of a victim whose initials are J.R.; two checks written on the SYNERGY Federal Credit Union account of victims whose initials are T.I.H. and S.J.H.; and one check written on the Blanco National Bank account of a victim whose initials are C.D.H.
TWO	10/06/2012	Samantha Cortez	Check number 3913 drawn on the Lytle State Bank account of a small business.

All in violation of Title 18, United States Code Sections 1708 and 2.

COUNT THREE

A BANK FRAUD SCHEME

[18 U.S.C. § 1344]

A. INTRODUCTION

At all times material to this indictment within the Western District of Texas,

1. Lytle State Bank was a financial institution insured by the Federal Deposit Insurance Corporation and located in Lytle, Texas, within the Western District of Texas.

B. THE SCHEME TO DEFRAUD

That from at least on or about October 1, 2011, and continuing up to approximately October 6, 2012, in the Western District of Texas, the Defendants,

**JOE RICHARD GUZMAN, and
SAMANTHA CORTEZ**

aided and abetted by others known and unknown to the Grand Jury, knowingly executed and attempted to execute a scheme and artifice to defraud and to obtain moneys, funds, credits, assets, securities, or other property owned by, or under the custody or control of

federally insured financial institutions including Lytle State Bank by means of false and fraudulent pretenses, representations, and promises.

C. MANNER AND MEANS OF THE SCHEME TO DEFRAUD

It was a part of the scheme and artifice to defraud said federally insured financial institutions that:

- 1) Defendants **Joe Richard Guzman** and **Samantha Cortez** would and did possess mail stolen from various private and U.S. mailboxes.
- 2) Defendant **Joe Richard Guzman** would and did wash and alter checks and money orders stolen from the mail.
- 3) Utilizing information obtained from stolen mail, defendants **Joe Richard Guzman** and **Samantha Cortez** would and did make forged and counterfeit checks drawn on accounts at federally insured financial institutions.
- 4) Defendants **Joe Richard Guzman** and **Samantha Cortez** would and did provide forged checks to check cashers in return for a portion of the proceeds.
- 5) Defendants **Joe Richard Guzman** and **Samantha Cortez** would and did obtain and negotiate fraudulent and counterfeit checks at various businesses in the San Antonio, Texas area.
- 6). Defendants **Joe Richard Guzman** and **Samantha Cortez** would and did obtain and negotiate fraudulent and counterfeit checks at various financial institutions in the San Antonio, Texas area.

D. THE EXECUTION OF THE SCHEME

COUNT THREE
[18 U.S.C. §1344]

- 1) The Grand Jury hereby incorporates by reference and re-alleges all of the allegations of Sections A ,B and C of the Bank Fraud Scheme.
- 2) On or about October 6, 2011, in the Western District of Texas, the Defendant,

SAMANTHA CORTEZ,

aided and abetted by Defendant **JOE RICHARD GUZMAN**, for the purpose of attempting to execute and executing the aforementioned scheme and artifice to defraud Lytle State Bank, and to obtain moneys, funds, credits, assets, securities, or other property owned by, or under the custody or control of Lytle State Bank, a financial institution insured by the Federal Deposit Insurance Corporation, by means of false and fraudulent pretenses, representations, and promises, did attempt to negotiate at a business in San Antonio, Texas, a forged and counterfeited check drawn on the account of a victim which was a small business, knowing full well that the check was forged and counterfeited.

All in violation of Title 18, United States Code, Section 1344.

COUNT FOUR
[18 U.S.C. § 1028A(a)(1)]

On or about October 6, 2011, in the Western District of Texas, the defendant,

SAMANTHA CORTEZ,

did knowingly possess and use, without lawful authority, a means of identification of another person, to wit: the name and forged signature of that person, during and in

relation to an offense under 18 U.S.C. § 1344, namely, Bank Fraud, an offense
enumerated under 18 U.S.C. § 1028A(c)(5).

All in violation of Title 18 United States Code Section 1028A(a)(1).

A TRUE BILL.



FOREPERSON OF THE GRAND JURY

ROBERT PITMAN
UNITED STATES ATTORNEY

BY:



BUD PAULISSEN
Assistant United States Attorney